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OFFICIAL PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Arehart, Kurt L.

Serial No.: 09/748,934

Filed: December 27, 2000

For: SYSTEMS AND METHODS FOR OPTIMIZING USE OF MORTGAGE
INSURANCE BASED UPON PROJECTIONS OF FUTURE HOME EQUITY

Group: 3628

Examiner: Clement B. Graham

Durham, North Carolina
April 9, 2004Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450Request for Reconsideration

Sir:

Please reconsider the grounds for rejection of claims 1-24.

Remarks

The present request for reconsideration is in response to the Official Action mailed December 10, 2003. A petition for a one month extension of time to respond and authorization to charge Deposit Account No. 50-1058 the extension fee in the amount of \$110.00 accompany this amendment. The Official Action rejected claims 1-24 under 35 U.S.C. §103(a) based on Ryan et al., U.S. Patent No. 5,673,402 (Ryan) in view of Kishimoto Japanese patent publication